



Decoding Payouts: New Insights on Payments in the Independent Worker Economy

Make Payouts Core to Your Worker Retention Strategy

TABLE OF CONTENTS

Executive Summary	3
Key Findings	4
Independent Worker Profile	6
Detailed Findings	14
Recommendations	30
About Runa	34

EXECUTIVE SUMMARY

Payouts aren't just a back-office function—they're one of the most visible and emotionally charged parts of the independent worker experience. For gig workers, content creators, direct sellers, and freelancers, getting paid is the moment their work becomes real. If it's slow, confusing, or costly, it leaves a lasting negative impression. If it's fast, transparent, and flexible, it builds loyalty and trust.

Independent workers demand fast, safe, and convenient ways of being paid, yet businesses today are failing to meet all those needs with 43% of respondents saying they've had delays receiving payments. Platforms who employ independent workers that are slow to innovate toward payment methods that meet worker demands put themselves in a dangerous position of losing talent and competitive advantage.

The number of freelance, gig and other self-employed workers is steadily increasing. According to freelance platform Upwork, 38% of the American workforce, or 64 million professionals, engaged in some form of freelance work in 2023 and that number continues to rise. The World Bank reveals that the online gig economy workforce is much larger than previously thought, with gig work now accounting for up to 12% of the global labor force.

Understanding the motivations of independent workers – whether their primary job or a side hustle – is the first step for business leaders seeking to better engage, retain and attract them. Keeping an independent workforce satisfied is more difficult than a traditional workforce. Platforms that can better harness their independent talent can drive improved customer experience, higher productivity, and out-manuever the competition. This report delves into how these payment experiences can significantly enhance or severely damage a worker's overall engagement. In the race for worker loyalty, the payout experience is make-or-break.

***About the research:** In March 2025, Runa conducted a study among 957 independent workers in the US. The key objective of the research is to understand their motivations, challenges and opinions about getting paid for their work. Independent workers are individuals working in self-employed roles such as gig, freelance, direct selling, marketplace sellers and social influencers. Respondents received payouts from platforms including Amazon, eBay, Etsy, Amway, Herbalife, Mary Kay, YouTube, Tiktok among others.*

***Note:** The terms “independent worker” or “self-employed worker” have been used interchangeably in the report to describe these groups*

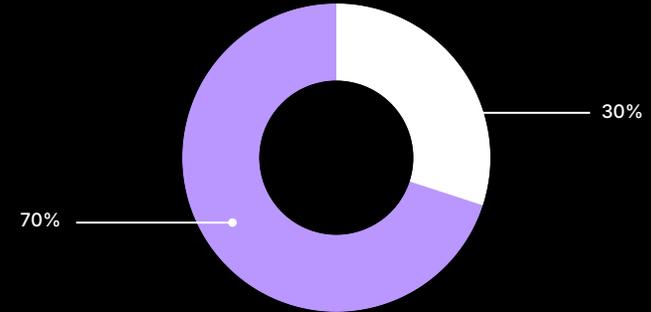
KEY FINDINGS

1



Independent workers demand payouts that are **reliable, instant, and flexible** — these are non-negotiables.

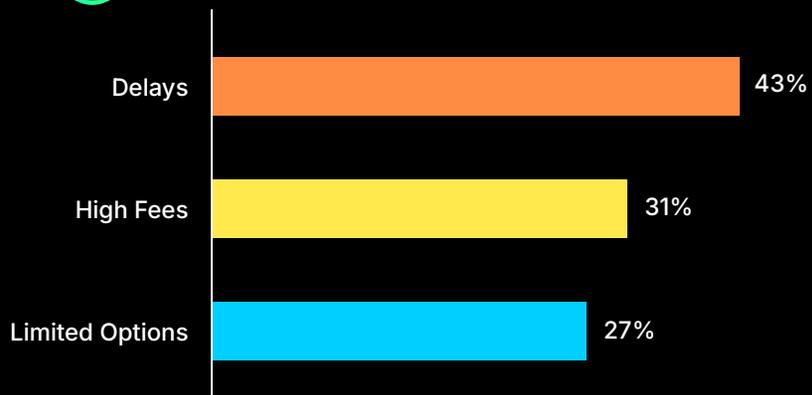
2



70%+ say a bad payout experience would push them to leave or reconsider working with a platform.

3

TOP PAYOUT PAIN POINTS



4



Nearly 40% cut back on work when payments are delayed.

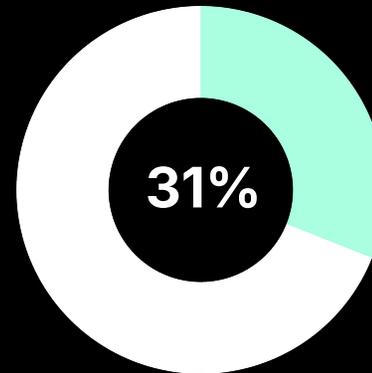
5



> 40%

Over 40% experience emotional and financial stress due to payout delays.

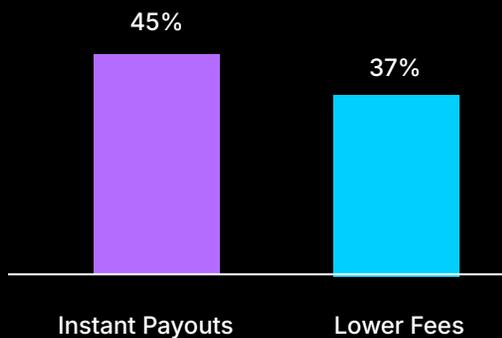
6



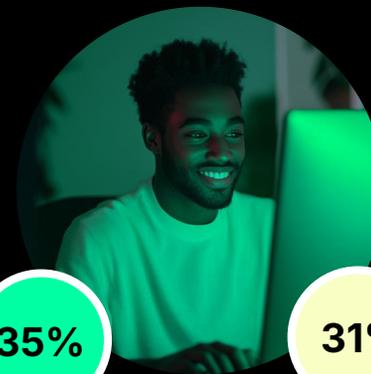
would switch platforms entirely if payment issues persist.

7

WORKERS WANT:



8



35%

31%

A smoother payout experience boosts platform retention — 35% say it keeps them motivated, and 31% say it increases loyalty.

INDEPENDENT WORKER PROFILE

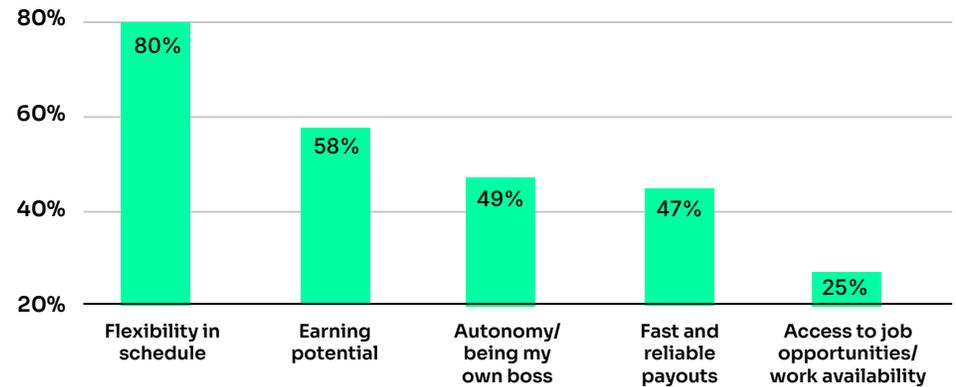
Flexibility comes first: why workers choose to go independent

Independent workers prioritize flexibility (80%) as the most important factor when choosing self-employment, followed by the potential to earn more money (58%). Being their own boss or having autonomy (49%) ranks third, with fast and reliable payouts (47%) coming in next. These key factors determine the type of work they choose and the platforms or customers they engage with.

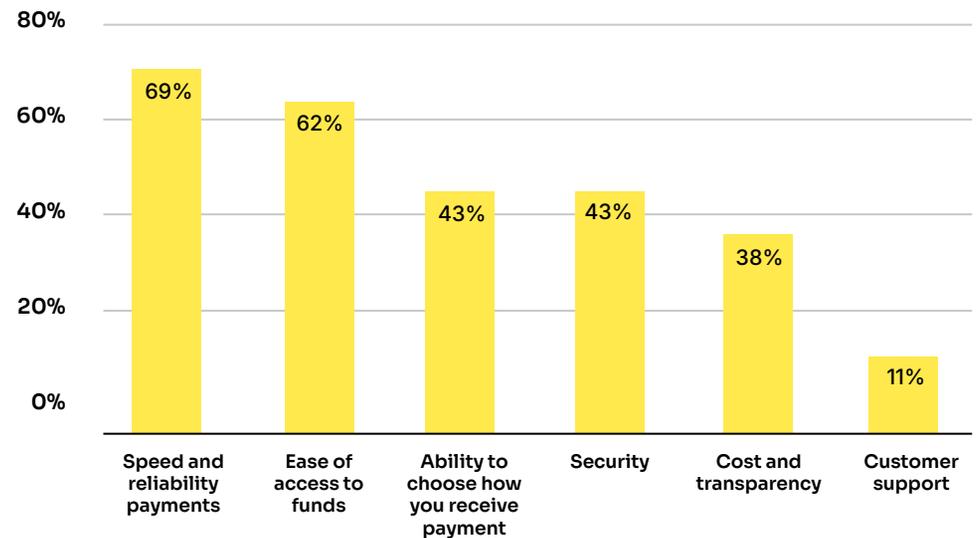
Fast and reliable payouts need to be the standard

The most important factors when receiving payments are speed and reliability, with nearly 70% of workers considering it their top priority. Ease of accessing funds (62%) is second, followed by the ability to choose their preferred payment method (43%) and security (43%).

IMPORTANT FACTORS WHEN CHOOSING INDEPENDENT WORK



IMPORTANT FACTORS WHEN RECEIVING THEIR PAYMENT



Independent work isn't only a side hustle — It's a primary income source for many

Gig workers, direct sellers and content creators rely more on income from their independent work.



39% of Gig workers make at least 50% of their income from freelance, gig or project contract work.

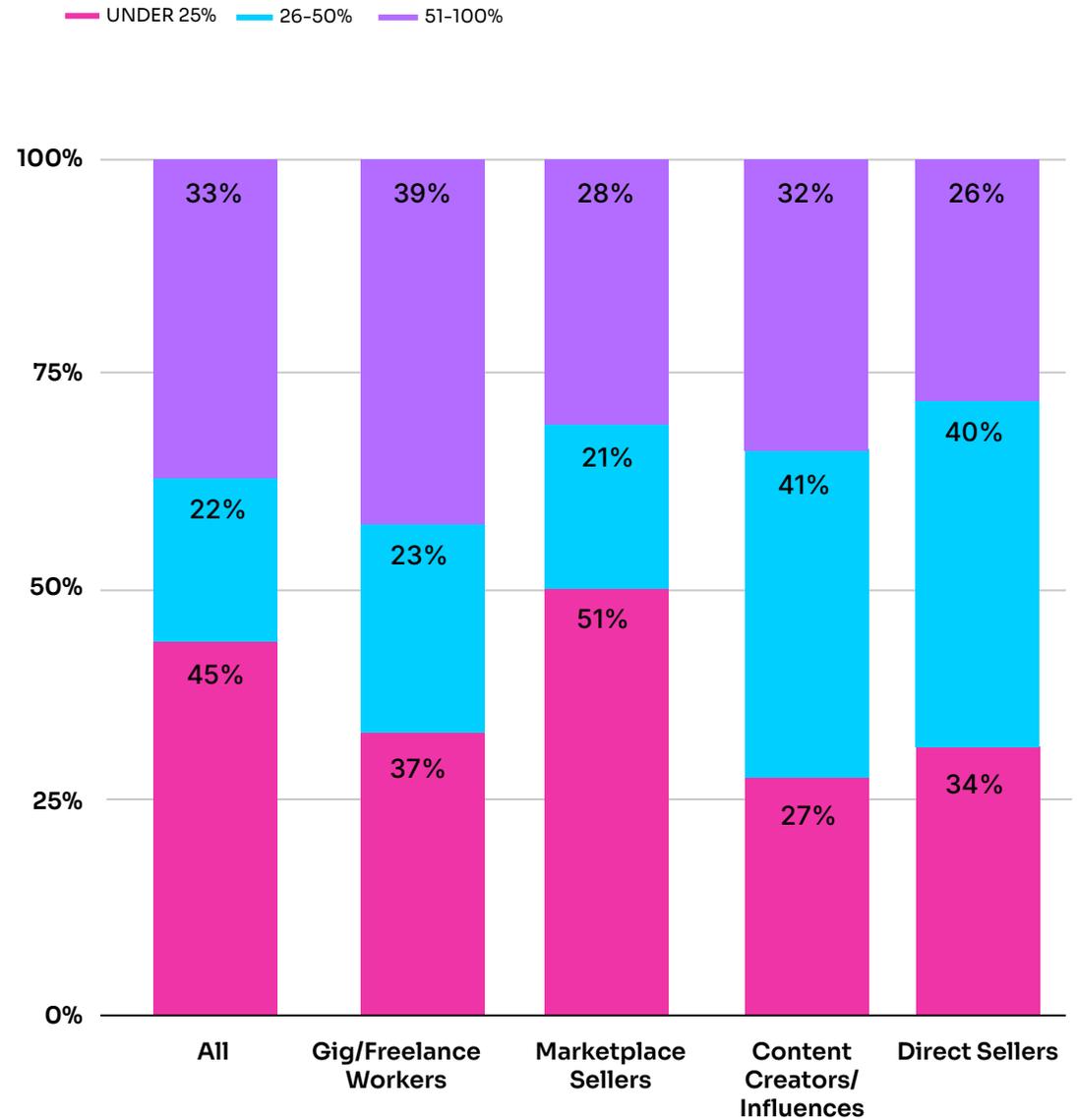


Nearly a third of content creators (32%) make 50% or more of their income as content creator, affiliate, or a social media influencer. 41% of this group also earns between 26%-50% of their income from this type of work.



Marketplace sellers have a little less reliance with more than half (51%) making less than a quarter of their income from selling on marketplaces.

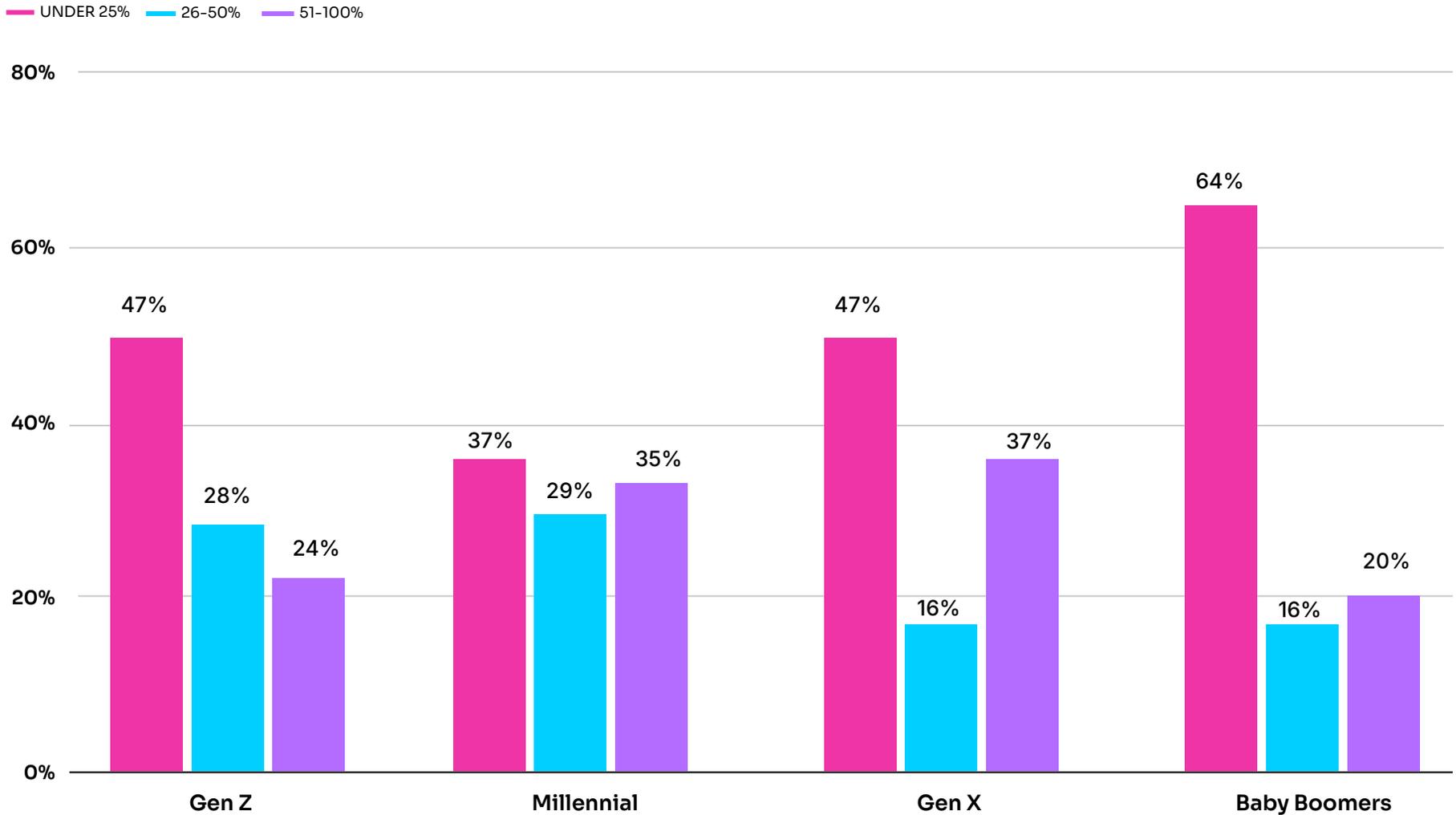
PORTION OF INCOME FROM INDEPENDENT WORK



Millennials and Gen X rely more on income from their self-employment. Millennials (35%) and Gen X (37%) make more than 50% of their income from independent work.

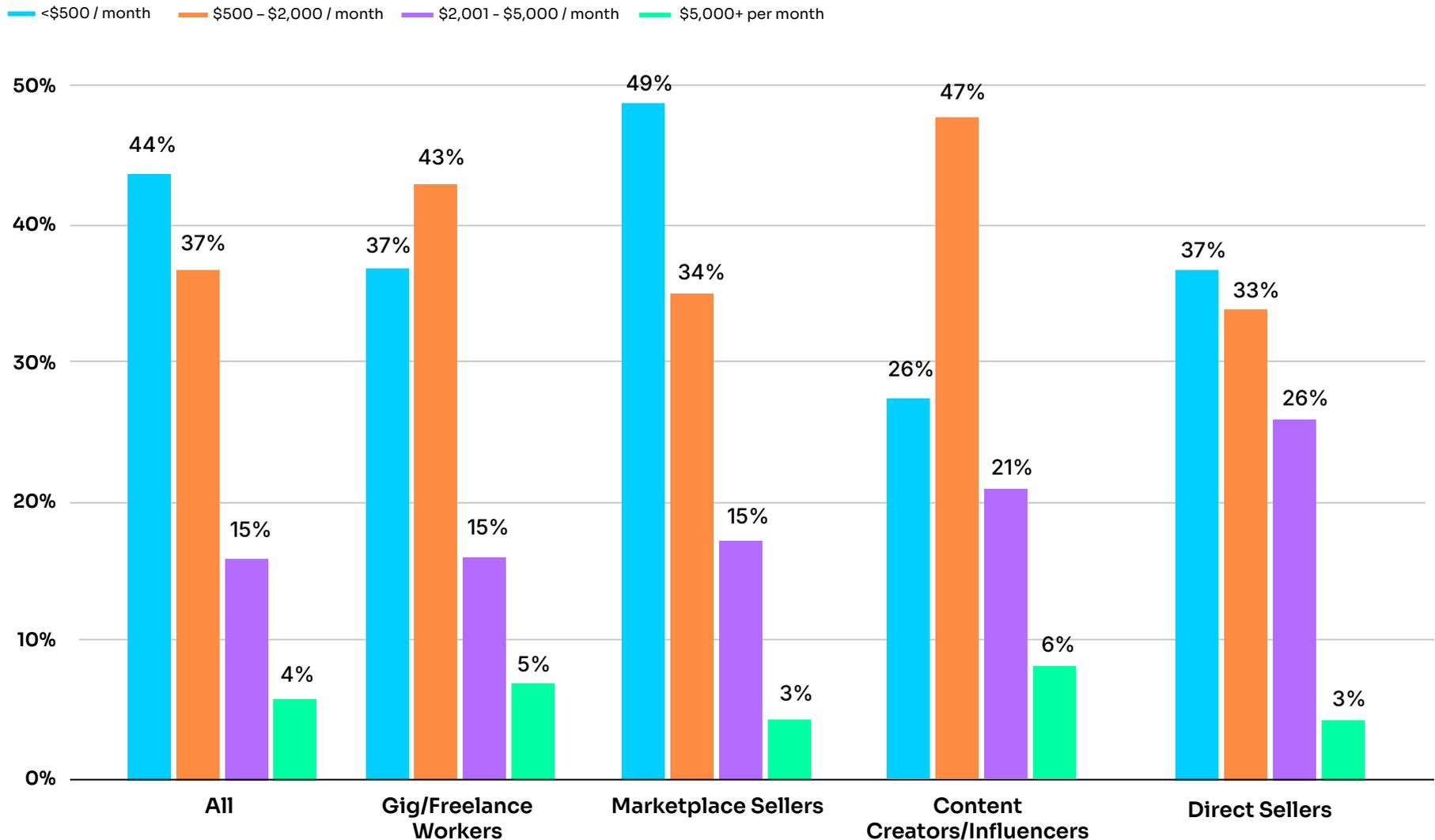
KEY TAKEAWAY:
Younger generations are making independent work a greater part of their overall income.

PORTION OF INCOME FROM INDEPENDENT WORK



Self-employment income remains modest for many—44% of workers earn under \$500 a month, while 37% bring in between \$500 and \$2,000. Nearly half of marketplace sellers (49%) earn \$500 or less, but direct sellers show stronger returns, with over a quarter (26%) making more than \$2,000 monthly from their independent work.

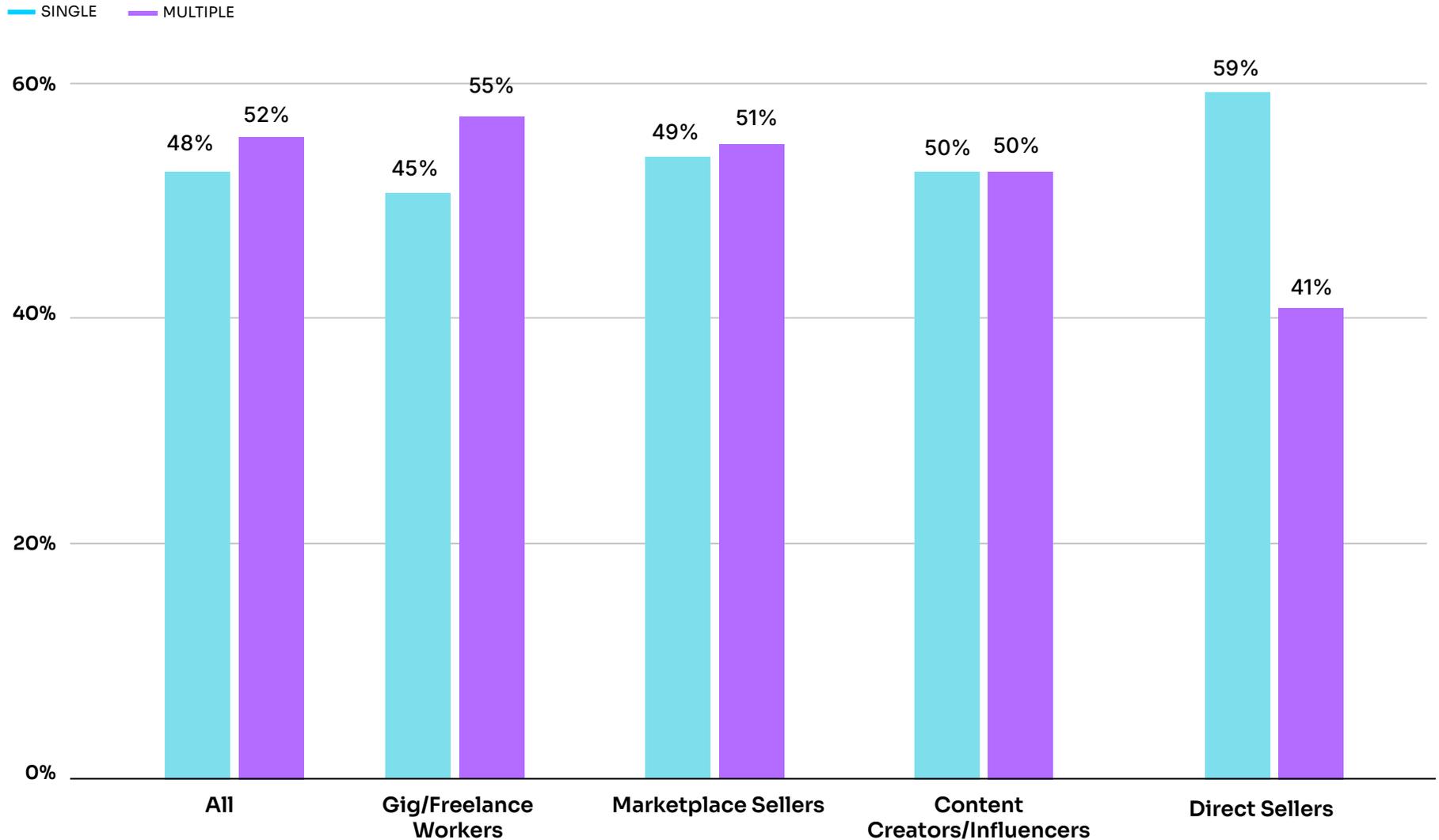
AVERAGE INCOME PER MONTH FROM INDEPENDENT WORK



Most of the self-employed workers are split nearly equally on the number of platforms they work with, 48% work with a single platform, while 52% are engaged on multiple platforms. Direct sellers are an exception with nearly 6 out of 10 working with a single platform. Similarly, a slightly higher proportion of gig & freelance workers (55%) engage with multiple platforms.

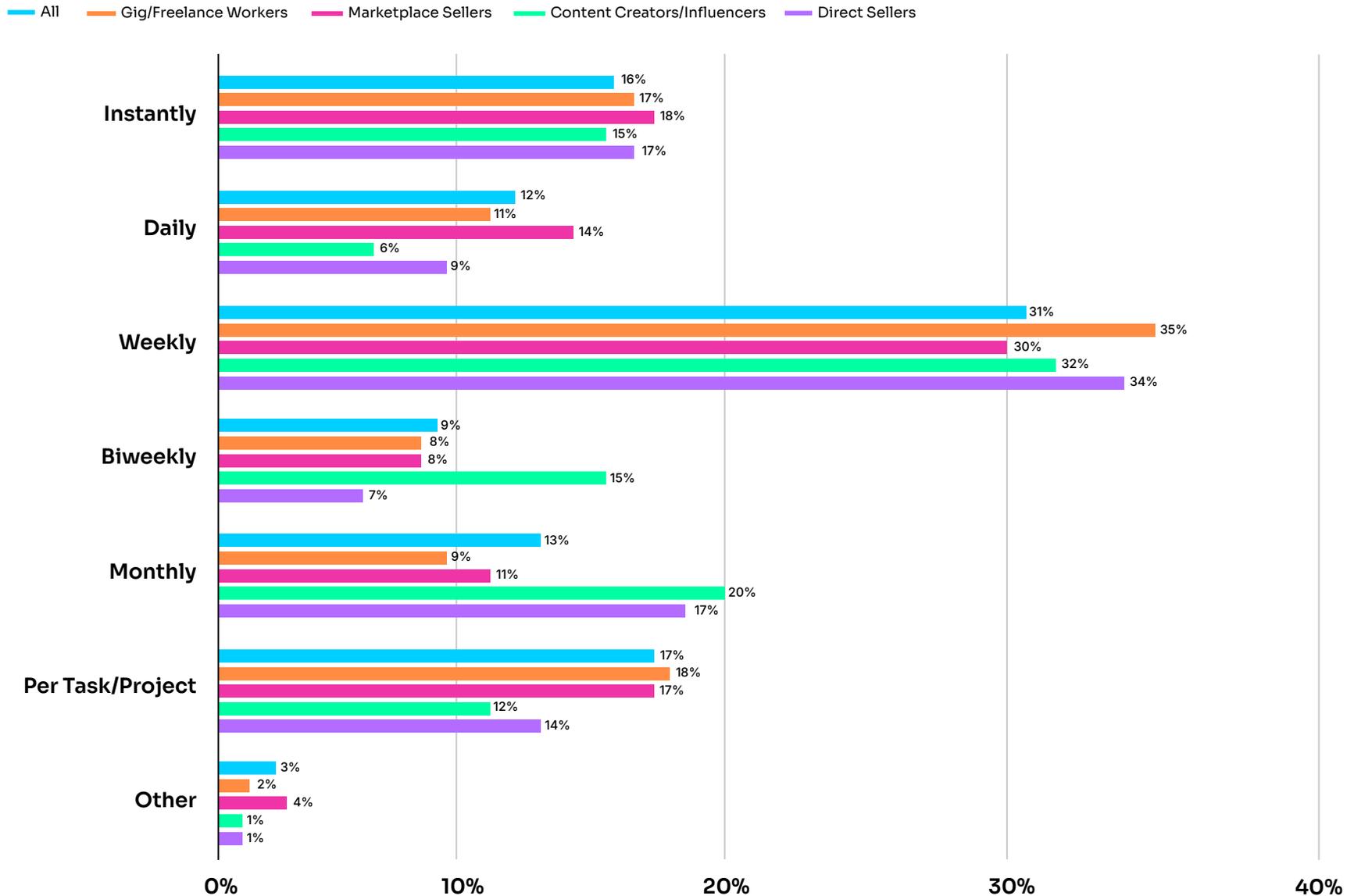
KEY TAKEAWAY:
Loyalty is fleeting with more than 50% of Independent Workers on more than one platform.

NUMBER OF PLATFORMS ENGAGED WITH



Payment frequency varies depending on the platform and type of work. About a third of self-employed workers are paid weekly, while another third receive payment either instantly or daily.

FREQUENCY OF GETTING PAID





**DETAILED
FINDINGS**

1 Slow payments and high fees are hurting independent workers at scale

Payment delays plague all types of independent workers:



43% cite this as their top challenge. Specifically, gig & freelance workers (47%) and content creators (41%) point to payment delays.



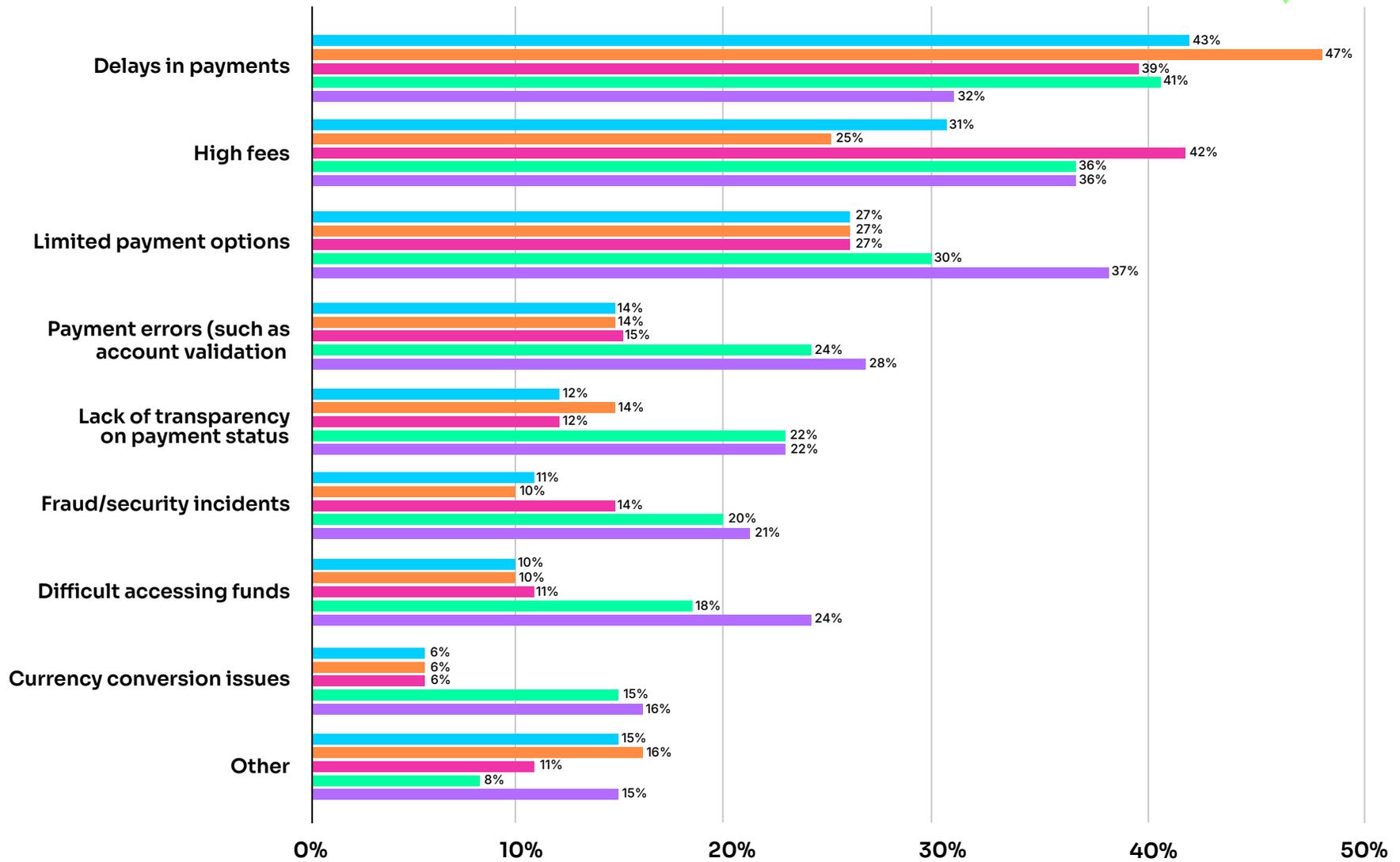
Direct sellers grapple most with limited payout options (37%) and high fees (36%), while high fees hit marketplace sellers (42%) the hardest.



KEY TAKEAWAY:
Enable fast access to funds and instant payout methods.

CHALLENGES WHEN RECEIVING PAYMENTS

— All
 — Gig/Freelance Workers
 — Marketplace Sellers
 — Content Creators/Influencers
 — Direct Sellers



2 Payout delays force independent workers to scale back efforts

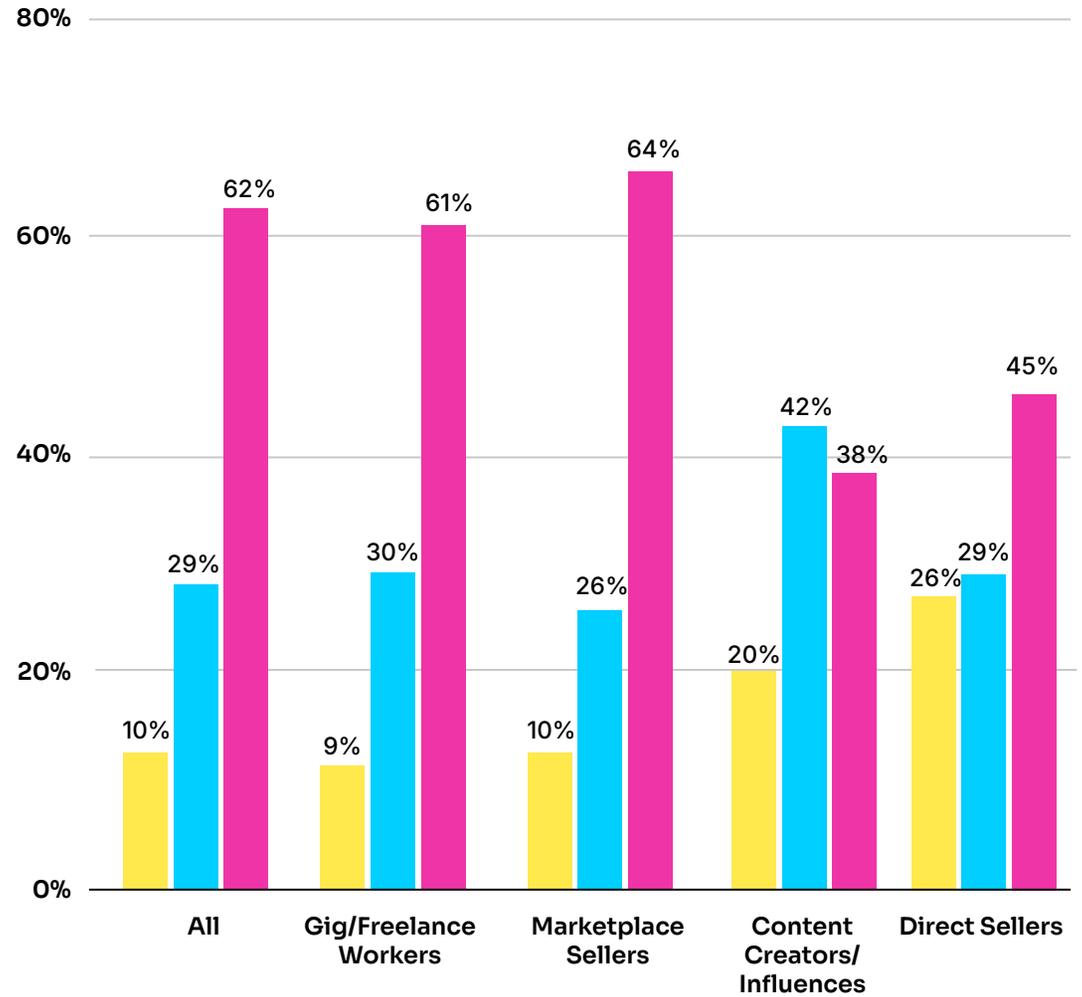
The cost of delay:

Nearly 40% of workers cut some hours due to late payouts. Direct sellers particularly show their displeasure with 26% scaling back when there are payout delays. One out of five content creators (20%) also reduce platform activity when their payout lags.



PAYOUT DELAYS – IMPACT ON WORK PERFORMED ON PLATFORM

Yes, significantly Yes, slightly No

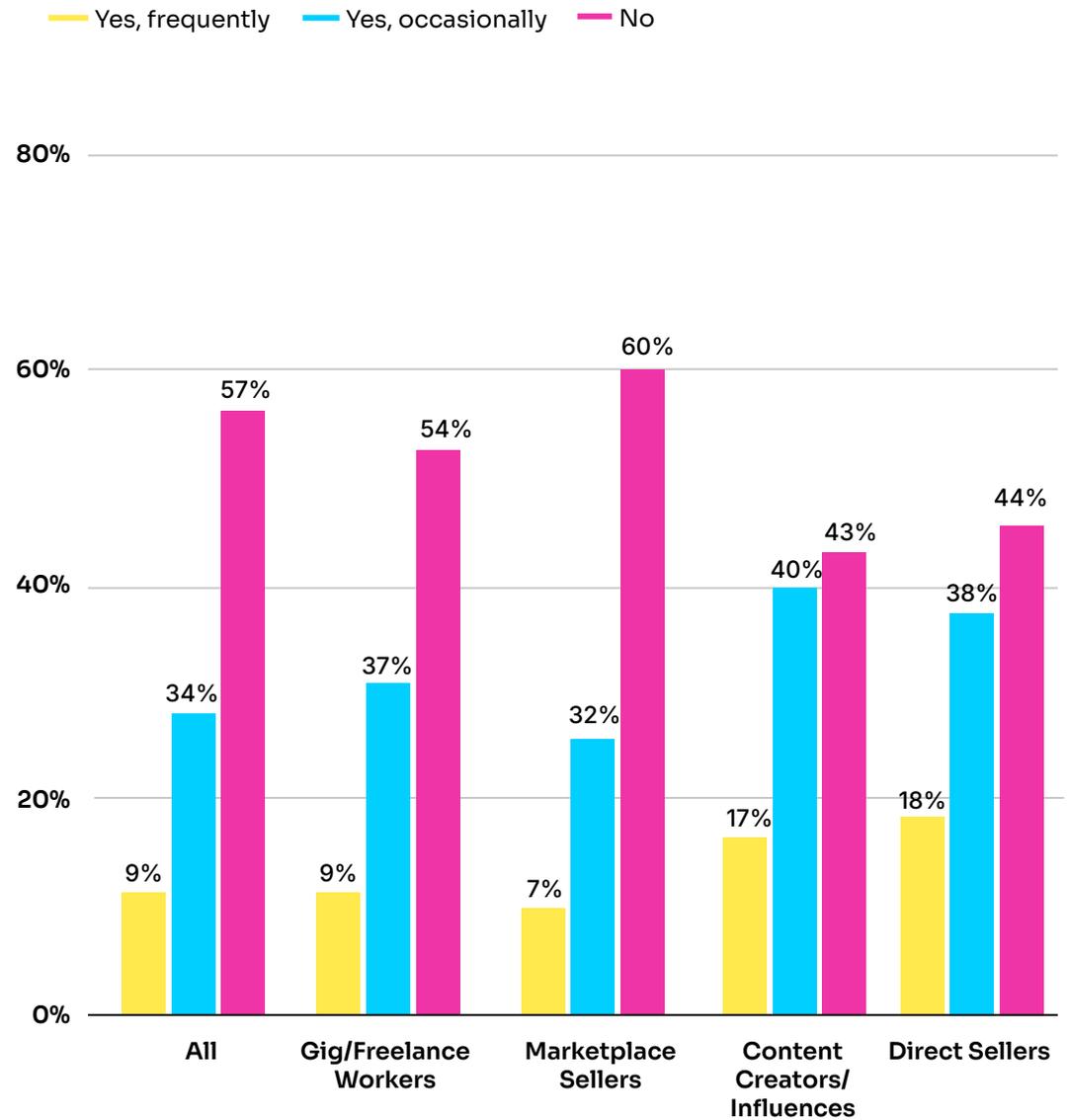


3 Payout delays drain independent workers — emotionally and financially

Over 40% of workers face financial strain due to late payments, with content creators and direct sellers hit hardest. Among content creators, 17% frequently experience financial stress from payout delays, while 40% feel it occasionally. Direct sellers report similar struggles, with 18% frequently and 38% occasionally affected by delayed payments.

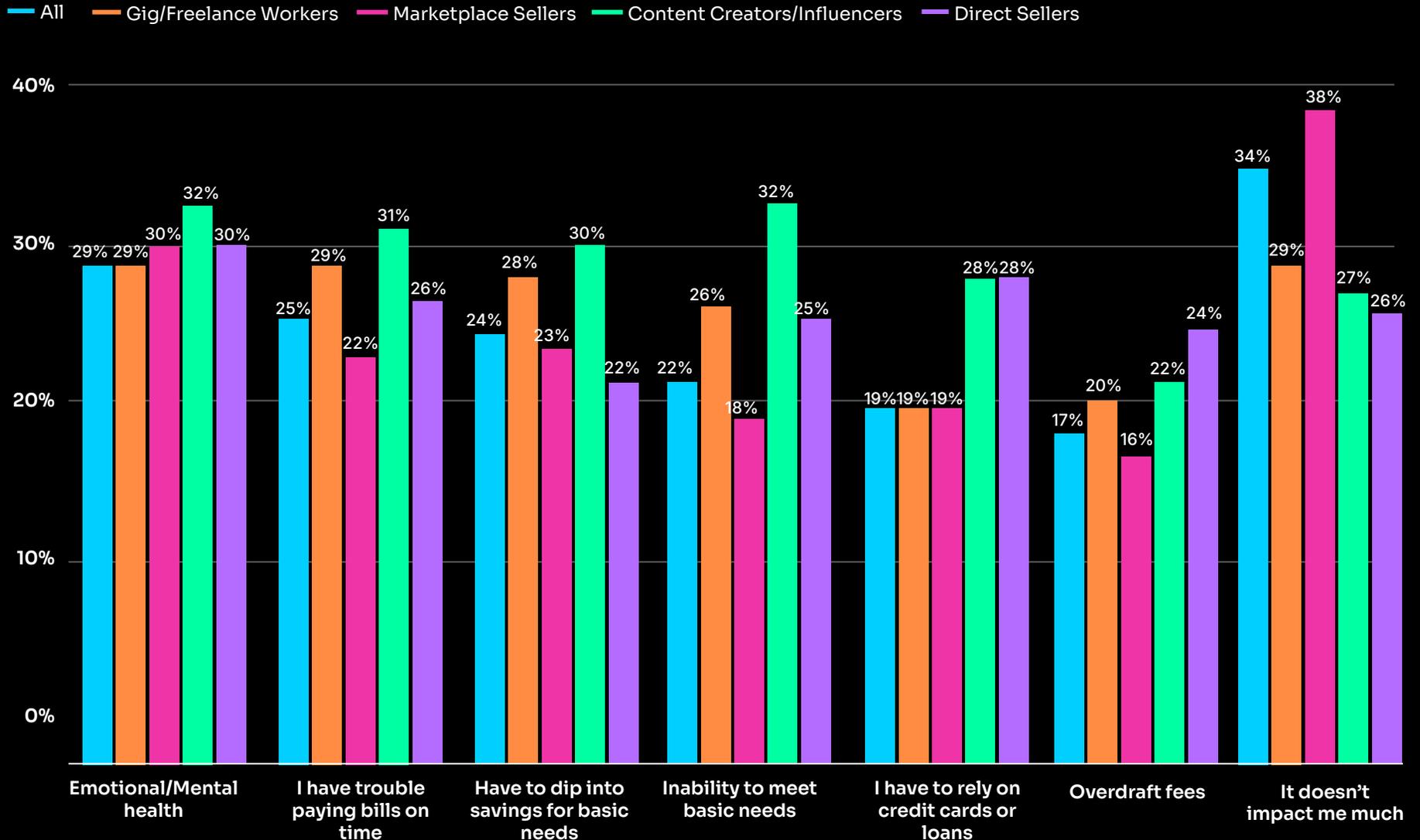


PAYOUT DELAYS CAUSING FINANCIAL STRESS



In addition to causing emotional and mental anxiety, payout delays also contribute to actual financial hardships such as struggling to pay bills, depleting savings, and in some cases, being unable to meet basic needs. Nearly 30% of independent workers face emotional and mental stress (29%), have trouble paying bills on time (25%), and dip into savings (24%) due to payout delays.

TYPES OF FINANCIAL STRESS DUE TO PAYOUT DELAYS



4 The cost of getting paid pushes workers to seek new platforms

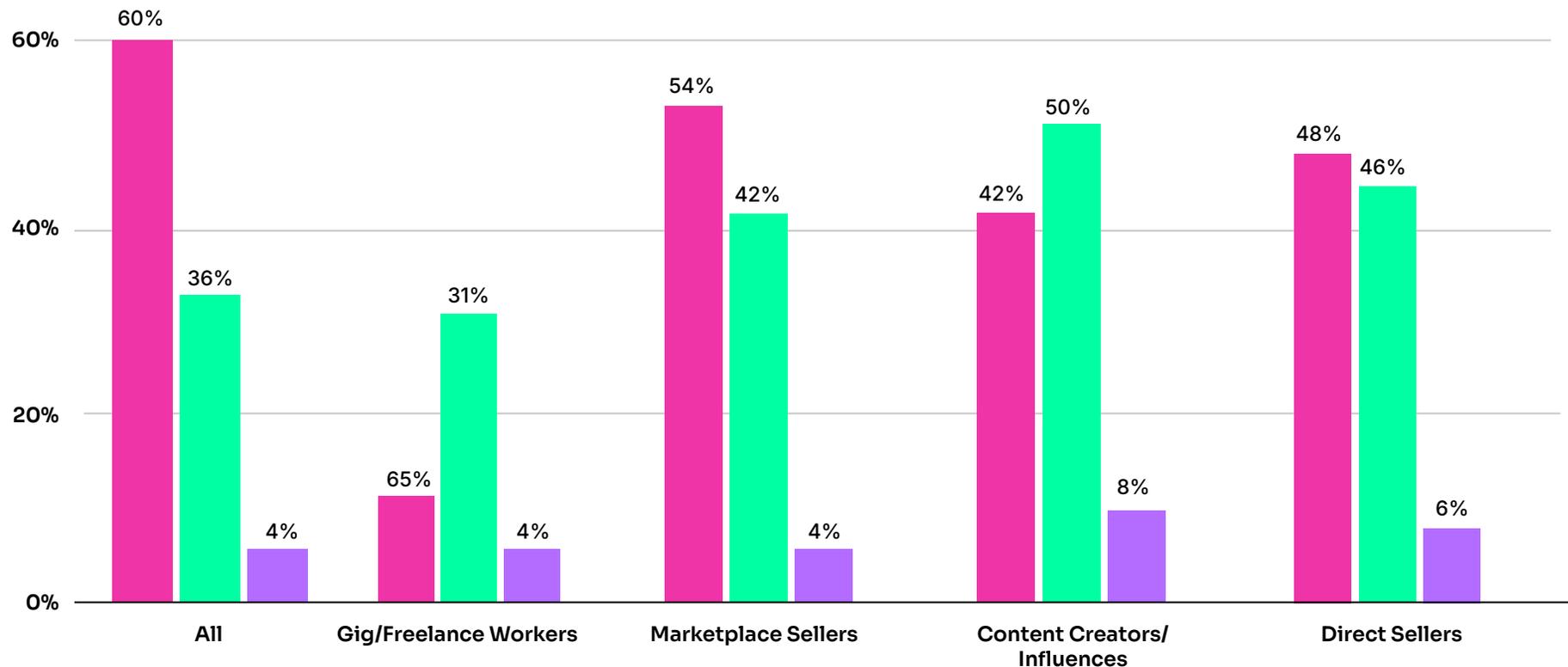
Payment fees bite into independent worker earnings: 40% pay \$1+. Content creators (58%), direct sellers (52%), and marketplace sellers (46%) face fees in the \$1-\$5 range. This drain on income severely impacts independent workers' take-home pay, particularly those receiving frequent or smaller sums.

KEY TAKEAWAY:

Look for low cost ways for workers to access their funds.

INCURRED COST TO RECEIVE PAYMENT

None \$1-5/payment More than \$5/payment

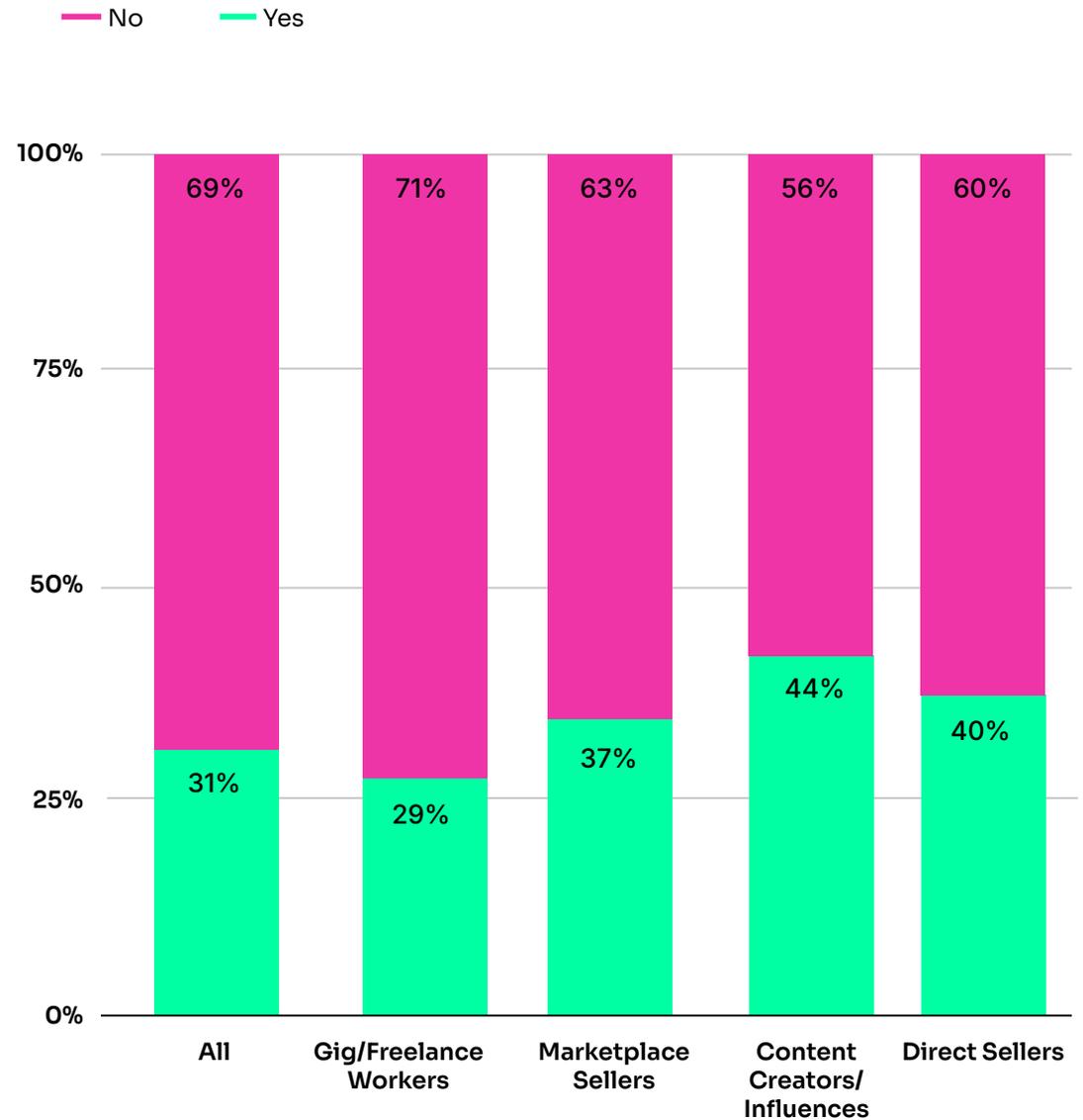


5 Poor payout experiences drives workers to seek new platforms

Nearly a third of the workers (31%) will consider switching platforms they work with due to payment issues.

Content creators (44%), direct sellers (40%), and marketplace sellers (37%) are likely to consider switching platforms due to payment issues. Additionally, 29% of gig workers report they would also consider switching platforms for the same reason.

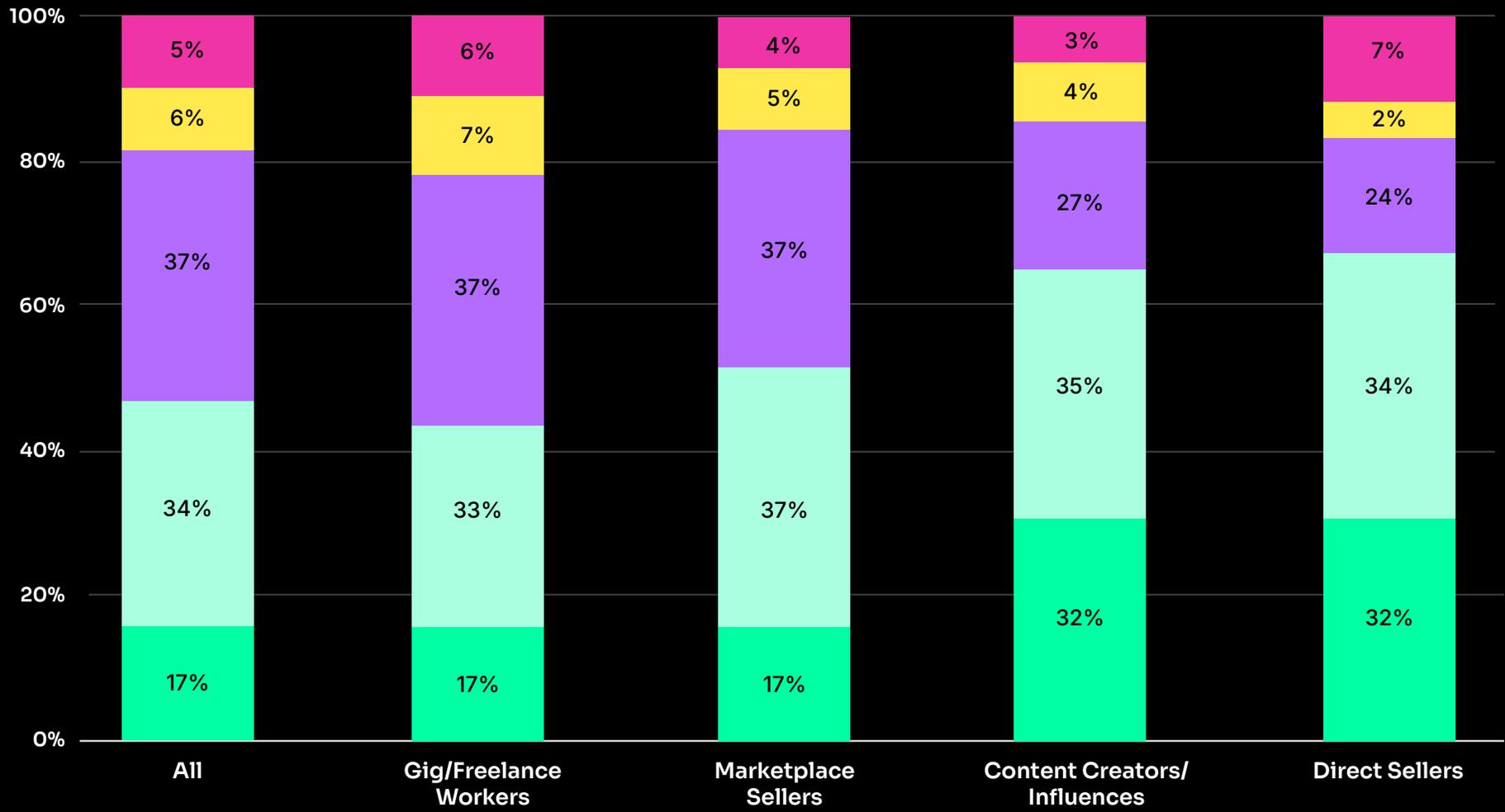
CONSIDERED SWITCHING COMPANIES THEY WORK WITH DUE TO PAYMENT ISSUES



Over 50% of independent workers stand ready to ditch platforms for other platforms with better payouts. Content creators (67%) and direct sellers (66%) are the most poised to switch due to payment issues.

LIKELIHOOD TO SWITCH PLATFORMS FOR BETTER PAYOUT EXPERIENCE

Not at all likely Somewhat likely Unsure Somewhat likely Very likely

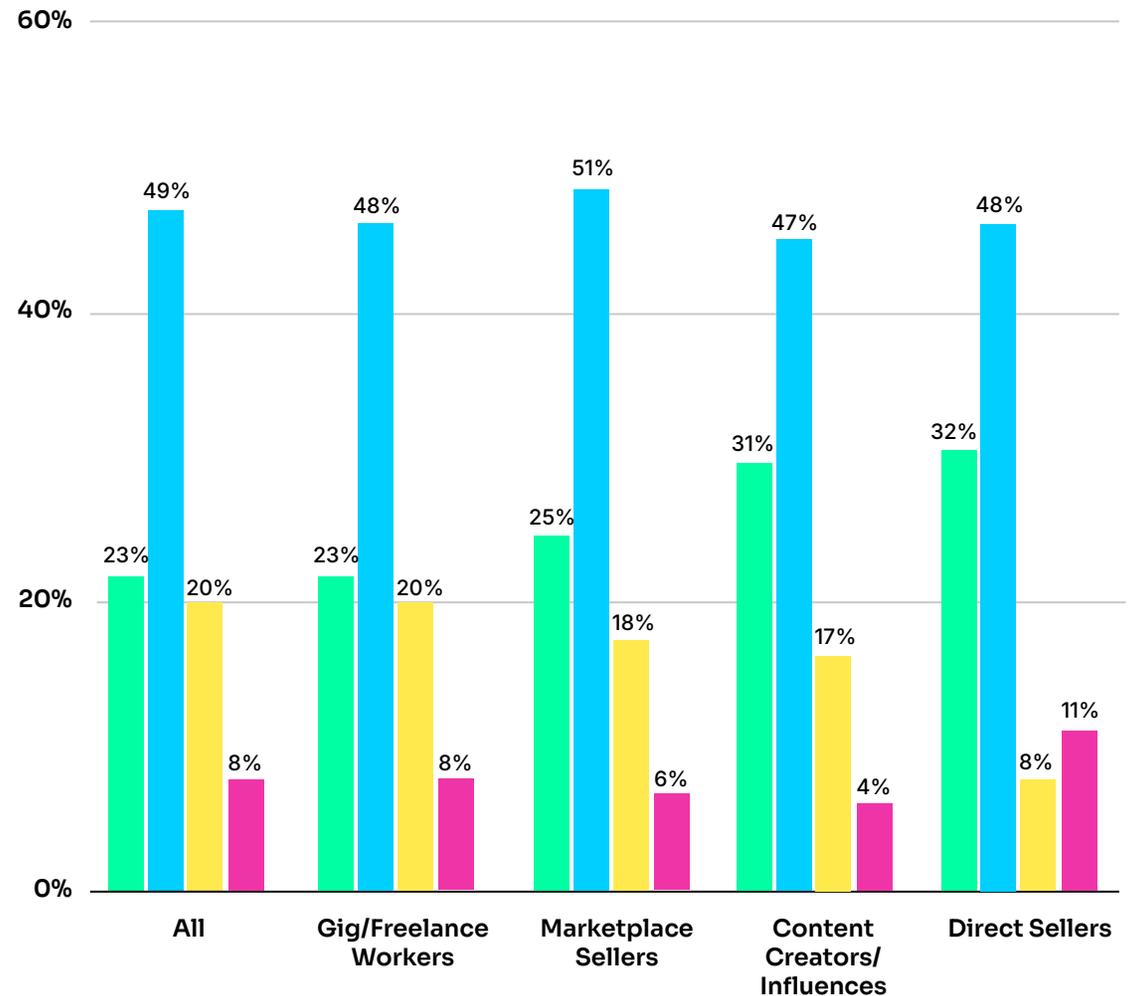


6 More than a benefit – fast, flexible payouts are imperative

Independent workers place a lot of importance on instant, reliable, and flexible payout experiences in their overall job satisfaction. Over 70% of the independent workers said that a poor experience would make them quit or rethink staying with their current platform(s). Direct sellers and content creators especially value a superior payout experience with 4 out of 5 saying that a poor experience would make them quit or rethink staying with the platform.

- Extremely important – A bad payout experience would make me quit
- Very important – A bad payout experience makes me rethink staying
- Somewhat important – I wish it were better, but I can manage
- Not very important – It's not a major factor in my decision

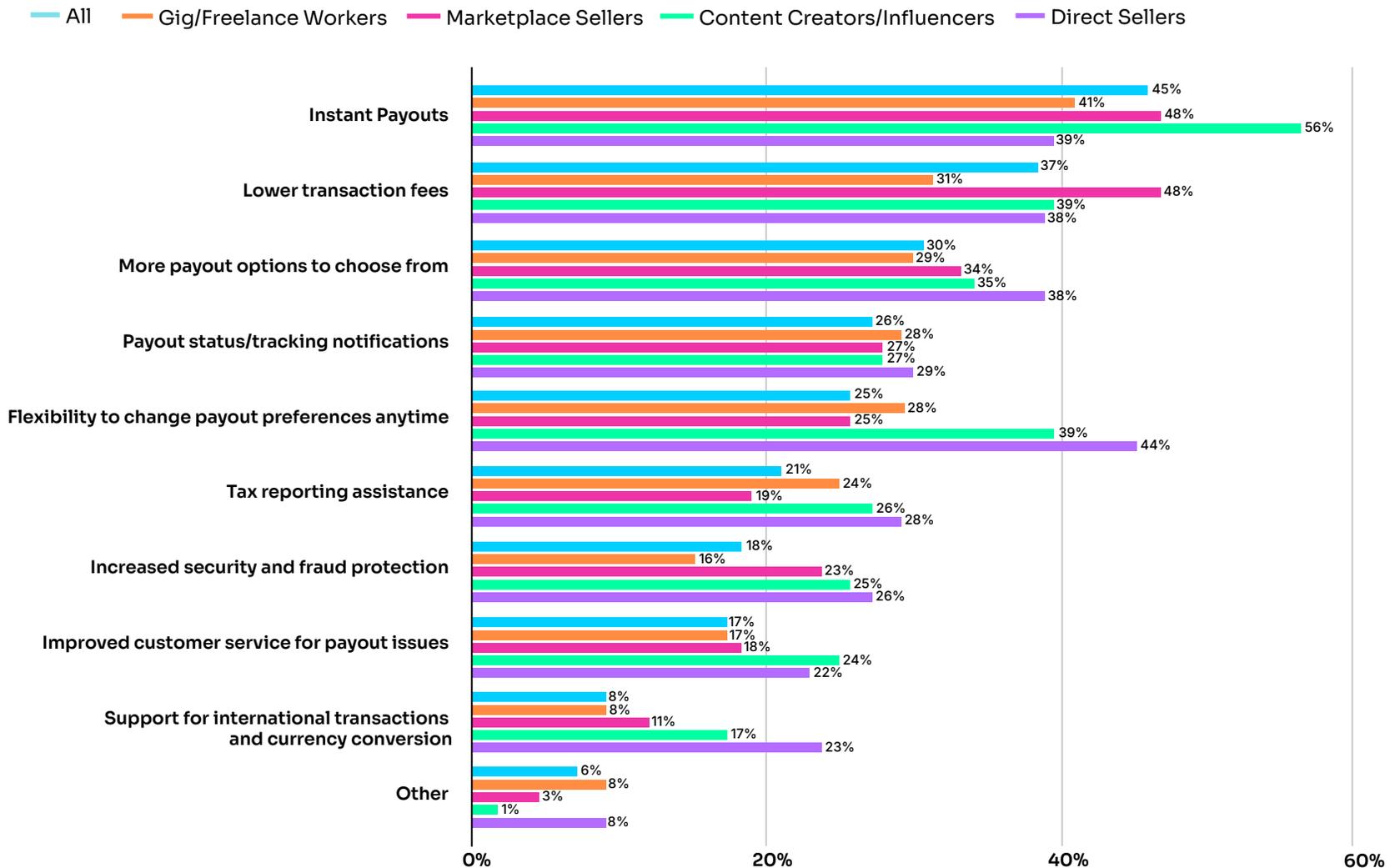
IMPORTANT OF RELIABLE, INSTANT, FLEXIBLE PAYOUTS



7 Independent workers call for instant payouts and lower fees

Independent workers desire instant payouts (45%), lower transaction fees (37%), and more payout options (30%). Additionally, they would like the ability to track payment status (26%) and flexibility to change payout preference anytime (25%).

IMPROVEMENTS IN PAYOUT EXPERIENCE



8 Payout preferences: digital wallets and instant transfers top the list

Workers are demanding more ways to get paid—60% want digital wallets like PayPal, Zelle, Venmo, and others. 46% of workers prefer instant bank transfers, 31% still rely on traditional transfers, and 26% want gift cards. To stay competitive, companies must offer fast, flexible, and accessible payout options.

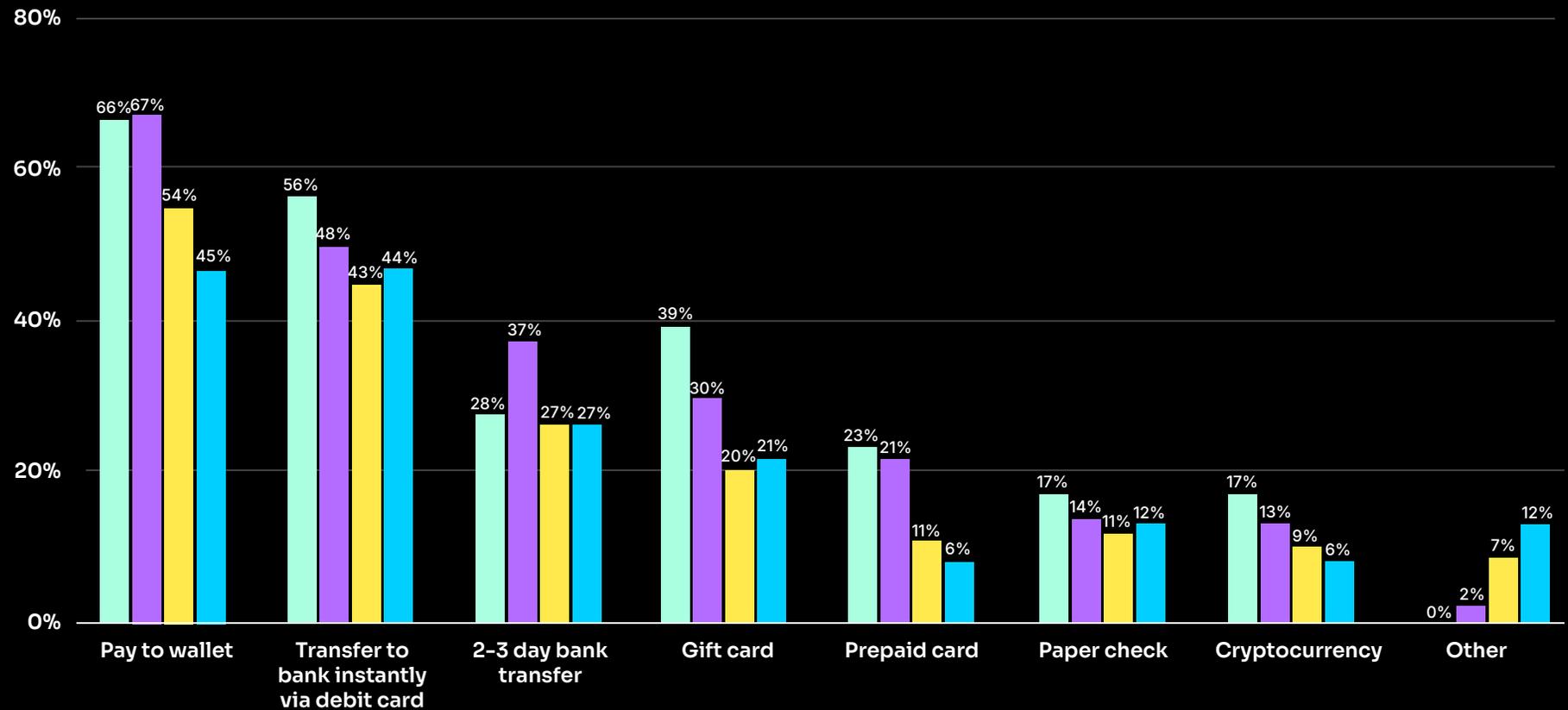
PAYOUT METHODS INTERESTED IN



Digital wallets and instant bank transfers are popular among all age groups. Gen Z (39%) also want the option to get paid in gift cards. Millennials (37%) are also open to traditional bank transfers.

PAYOUT METHODS INTERESTED IN

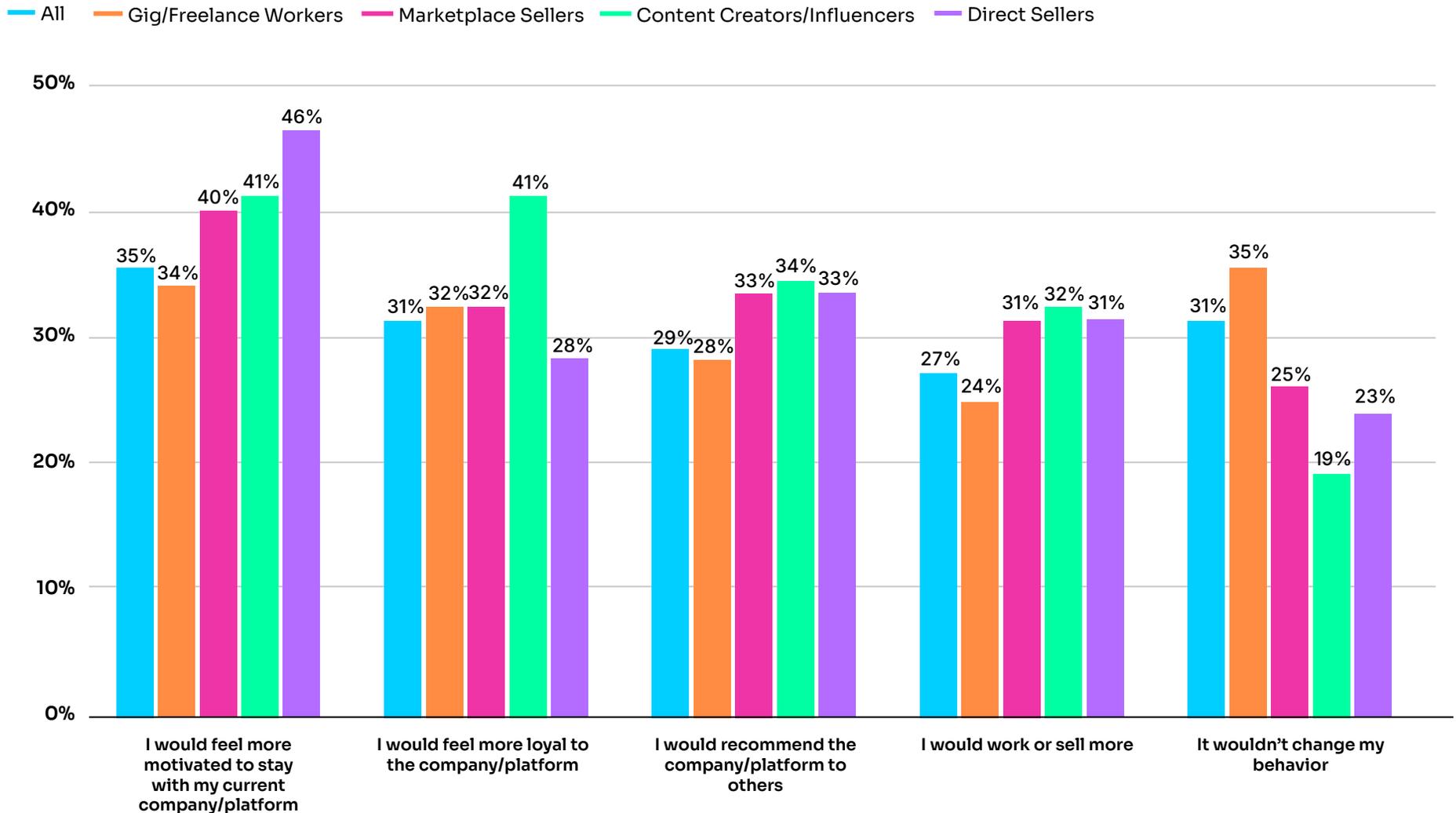
Gen Z Millennial Gen X Baby Boomers



9 Great payout experiences fuel worker satisfaction and company growth

An enhanced payout experience will keep self-employed workers motivated to remain on their current platform (35%), increase loyalty (31%), encourage them to recommend the platform to others (29%), and help boost their sales (27%).

IMPACT OF IMPROVED PAYOUTS



10 Gift cards gain ground:

Nearly half of independent workers prefer instant payouts with perks



When offered instant payouts to digital gift cards with a 2–5% bonus amount, nearly 50% said they'd take at least a portion of their payout in a digital gift card over a bank deposit.



Interest spikes in certain segments: 70% of direct sellers and 64% of content creators prefer gift card payouts when perks are added.

KEY TAKEAWAY:

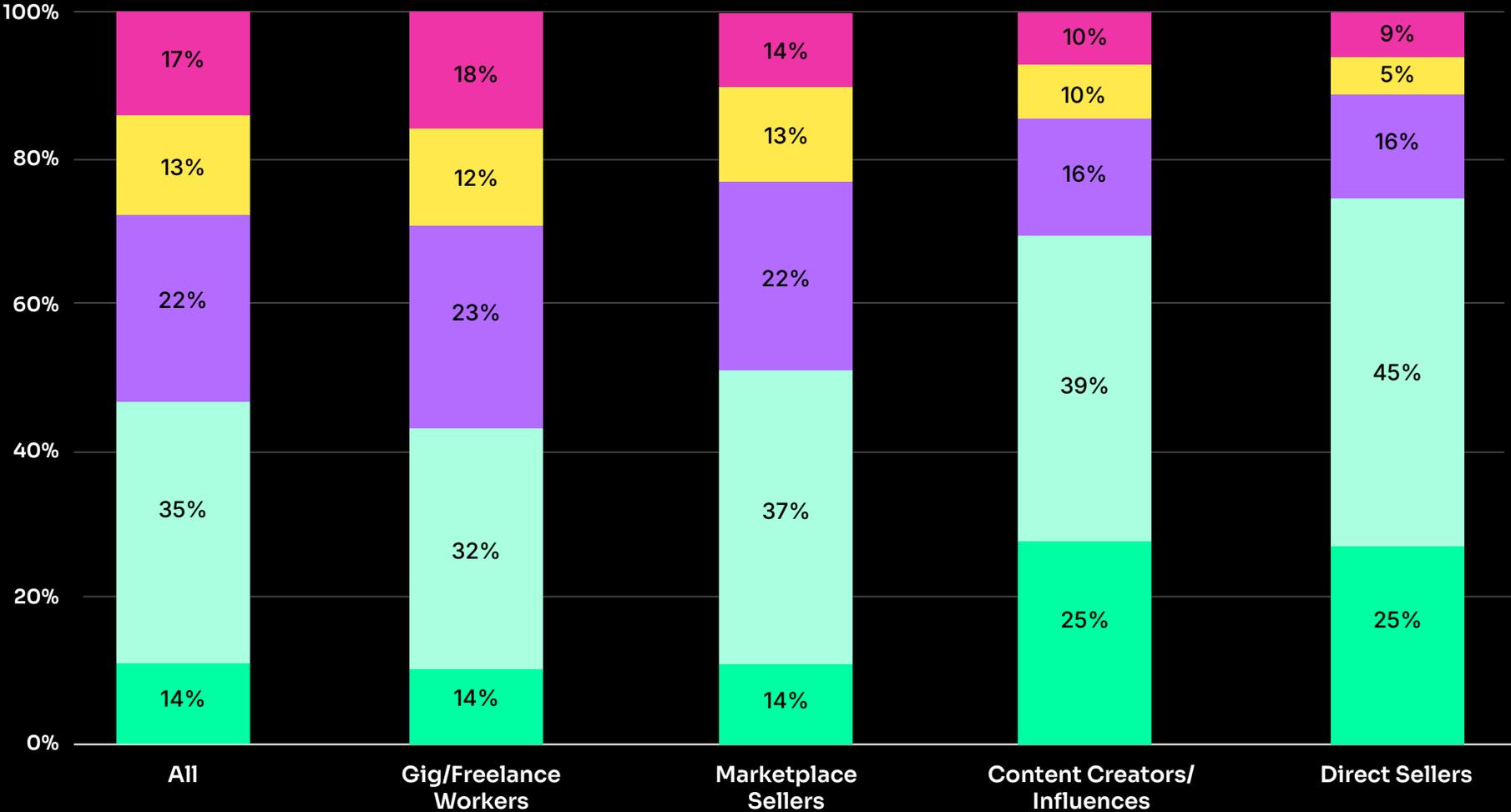
Digital gift cards are a powerful lever not only for engagement and loyalty, but also for sending the payout.



KEY TAKEAWAY:
 Make digital gift cards with bonus perks part of your payout offering to workers.

INTEREST IN GIFT CARD WITH PERKS IDEA

Not at all likely Somewhat likely Unsure Somewhat likely Very likely



RECOMMENDATIONS

Give independent workers what they want or lose them

The high frequency and complexity of B2C payouts is a recipient experience minefield—and it's where platforms win or lose worker trust.

Independent worker platforms operate in a high-stakes environment where payouts aren't just transactions—they're moments of truth. With workers expecting speed, flexibility, and transparency, outdated payout processes can quickly erode loyalty and damage reputation. Alternatively, platforms that deliver fast, seamless, and flexible payment experiences not only meet rising expectations—they attract, retain, and delight a growing base of independent workers who prioritize reliability and convenience.



01

Prioritize speed and reliability above everything else.

Timely and predictable payments are non-negotiable.

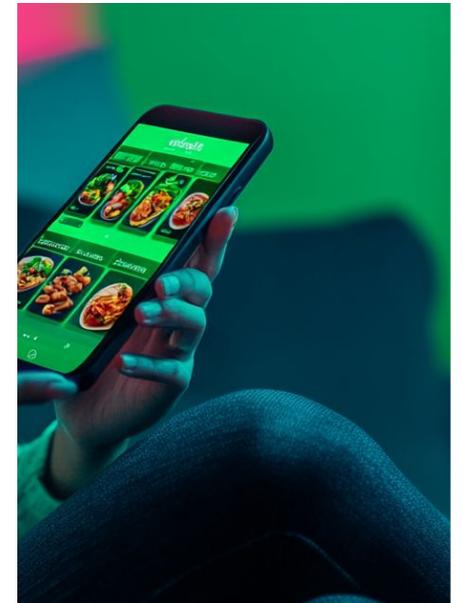
Implement Instant Payment Solutions:

Integrate with providers that offer digital wallets (e.g., PayPal, Venmo) and real-time payment methods (e.g., Prepaid, Gift and Visa Direct). These systems give workers the ability to access their earnings immediately, often 24/7, including weekends and holidays.

Speed is meaningless without consistency.

Payment reliability depends on strong infrastructure, proactive communication, and a commitment to resolving issues quickly. Work with payment providers that handle high transaction volumes and high availability without failure or down times. Prioritize providers with high redundancy, fraud prevention, compliance and error-handling protocols are all in place.

Utilize APIs for seamless, scalable embedded payout experiences. APIs offer built-in error handling and validation mechanisms that reduce failed transactions, mismatched data, or delays due to manual mistakes.



02

Give workers more control over how and when they get paid

Independent workers increasingly expect the same level of choice and convenience in financial transactions that they experience in other areas of their digital lives. By offering options—and putting workers in the driver’s seat—you enhance their experience while maintaining cost-efficiency. Today’s independent workforce spans different generations, regions, and levels of digital adoption. By offering a range of payout methods, you ensure inclusivity, convenience, and competitive differentiation. Include the following methods in your payout program:

Digital wallets (60% Want This):

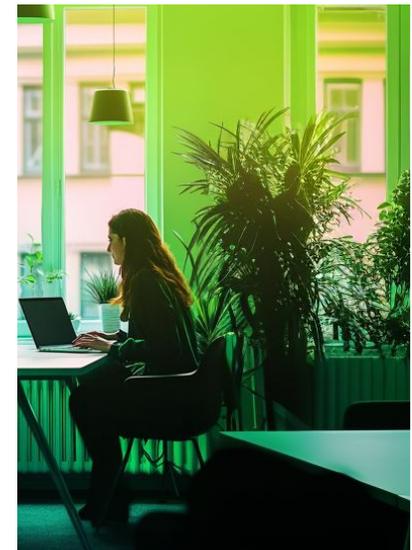
Integrate popular wallets like PayPal, Venmo, Cash App, and others tailored to demographic usage. These are fast, familiar, and widely adopted among gig workers and creators.

Instant bank transfers (46% Want It):

Enable secure, real-time transfers directly to bank accounts via push to debit (Visa Direct/MasterCard Send). Ideal for workers who want speed but prefer a more traditional financial flow.

Alternative options (Gift Cards, Prepaid Cards, Local Solutions):

Offering flexible alternatives like gift cards (26% interest), prepaid debit cards, or region-specific methods (e.g., mobile money, localized e-wallets). These options serve underbanked workers and those seeking instant spendable value quickly. Additionally, they are lower cost alternatives for the sender.



03

Minimize and clearly communicate fees

In the world of independent work, every dollar matters. Transaction fees—especially when unexpected or excessive—can erode trust, reduce net earnings, and ultimately drive workers away. Transparent, thoughtful fee management isn't just a courtesy—it's a competitive advantage. Platforms that minimize fees and communicate them clearly show respect for their workforce and a commitment to fair pay.

Consider consolidating your payout vendors to drive better bulk rates:

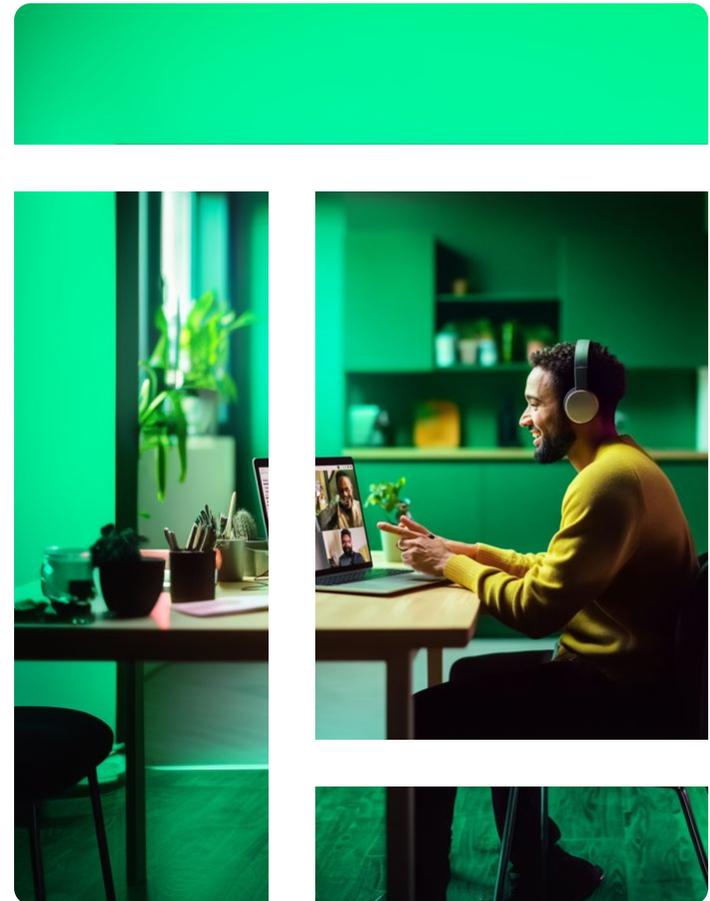
Platforms should leverage their total volume to negotiate lower transaction fees with payment providers. Even small reductions per transaction can lead to significant savings for the collective workforce.

Explore alternative payment methods with lower fees:

Integrate payment methods that inherently have lower processing costs. This might involve exploring newer fintech solutions or regional wallet solutions that offer incentives to drive volume to them.

Subsidize or offset fees by offering additional payout methods that come with a net discount:

Platforms can strategically subsidize the costs associated with direct to bank and card payouts with other no cost or revenue positive payout methods like gift cards and prepaid.



About Runa

Runa is rewriting the rules of payouts. We're the global fintech powering the infrastructure behind instant digital money—giving businesses the tools to grow faster, reach further, and make every payment matter.

With a single API, Runa unlocks instant access to over 5 billion consumers in 190 countries. Whether it's cards, wallets, bank accounts, or digital rewards, funds flow where they need to—fast, smooth, and fully embedded into any experience. No borders. No friction. Just revenue unlocked, conversions boosted, and customers won.

Headquartered in London and New York with a global team at the helm, Runa is backed by leading investors like Element Ventures, CommerzVentures, Clocktower Ventures, Volution Capital, 13Books Capital, and SAP.

Dive In

Visit our [website](#) or talk to us at hello@runa.io

